

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Jill Begien Lafferty
 Debtor

Case No. 15-10886-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Cathleen
 Form ID: 186NEW

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Feb 20, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2015.

db +Jill Begien Lafferty, 317 Crum Creek Lane, Newtown Square, PA 19073-1603
 13470502 +American Diagnostic Service, POB 62510, Baltimore, MD 21264-2510
 13470508 +Eos Cca, Po Box 981025, Boston, MA 02298-1025
 13470509 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
 13470516 +TRS Recovery Services, POB 4812, Houston, TX 77210-4812
 13470514 +Td Bank N.a., P O Box 829, Union City, New Jersey 07087-0829
 13470515 +Tri State Medical Billing Assoc, Rittenhouse Imaging Center LP, POB 827275,
 Philadelphia, PA 19182-7275

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: echo@pennlawyer.com Feb 21 2015 02:39:50 LAWRENCE S. RUBIN,
 Lawrence S. Rubin, Atty., 337 West State Street, Media, PA 19063-2615
 tr +EDI: QLEFELDMAN.COM Feb 21 2015 02:18:00 LYNN E. FELDMAN, Feldman Law Offices PC,
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg E-mail/Text: bankruptcy@phila.gov Feb 21 2015 02:43:36 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 21 2015 02:41:40
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 21 2015 02:42:35 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 21 2015 02:41:52 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13470503 +EDI: STFC.COM Feb 21 2015 02:18:00 Cach LLC/Square Two Financial, 4340 S Monaco St Unit 2,
 Denver, CO 80237-3408
 13470504 +E-mail/Text: bankruptcy@consumerportfolio.com Feb 21 2015 02:42:16 Consumer Portfolio Svc,
 Po Box 57071, Irvine, CA 92619-7071
 13470506 +EDI: CCS.COM Feb 21 2015 02:18:00 Credit Collections Svc, Po Box 9134,
 Needham, MA 02494-9134
 13470507 +E-mail/Text: christine.delrossi@crozer.org Feb 21 2015 02:42:27 Crozer Keystone,
 POB 8500-5205, Philadelphia, Pennsylvania 19178-0001
 13470510 +EDI: RMSC.COM Feb 21 2015 02:18:00 GECRB/JC Penny, Po Box 965007,
 Orlando, FL 32896-5007
 13470511 +E-mail/Text: bankruptcy@capitalone.com Feb 21 2015 02:43:46 Ing Direct, 1 S Orange St,
 Wilmington, Delaware 19801-5045
 13470512 EDI: PRA.COM Feb 21 2015 02:18:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502
 13470513 +EDI: RMSC.COM Feb 21 2015 02:18:00 QVC, 1200 Wilson Drive, West Chester, PA 19380-4262
 13470516 +E-mail/Text: crwkflw@firstdata.com Feb 21 2015 02:43:46 TRS Recovery Services, POB 4812,
 Houston, TX 77210-4812

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13470519* +American Diagnostic Service, POB 62510, Baltimore, MD 21264-2510
 13470520* +Cach LLC/Square Two Financial, 4340 S Monaco St Unit 2, Denver, CO 80237-3408
 13470505* +Consumer Portfolio Svc, Po Box 57071, Irvine, CA 92619-7071
 13470521* +Consumer Portfolio Svc, Po Box 57071, Irvine, CA 92619-7071
 13470522* +Consumer Portfolio Svc, Po Box 57071, Irvine, CA 92619-7071
 13470523* +Credit Collections Svc, Po Box 9134, Needham, MA 02494-9134
 13470524* +Crozer Keystone, POB 8500-5205, Philadelphia, Pennsylvania 19178-0001
 13470525* +Eos Cca, Po Box 981025, Boston, MA 02298-1025
 13470526* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
 13470527* +GECRB/JC Penny, Po Box 965007, Orlando, FL 32896-5007
 13470528* +Ing Direct, 1 S Orange St, Wilmington, Delaware 19801-5045
 13470529* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502)
 13470530* +QVC, 1200 Wilson Drive, West Chester, PA 19380-4262
 13470533* +TRS Recovery Services, POB 4812, Houston, TX 77210-4812
 13470531* +Td Bank N.a., P O Box 829, Union City, New Jersey 07087-0829
 13470532* +Tri State Medical Billing Assoc, Rittenhouse Imaging Center LP, POB 827275,
 Philadelphia, PA 19182-7275

TOTALS: 0, * 16, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2015 at the address(es) listed below:

LAWRENCE S. RUBIN on behalf of Debtor Jill Begien Lafferty echo@pennlawyer.com,
foxtrot@pennlawyer.com

LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

UNITED STATES BANKRUPTCY COURT
Eastern District of Pennsylvania

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines
****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 2/6/15 .

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jill Begien Lafferty
317 Crum Creek Lane
Newtown Square, PA 19073

Case Number:
15-10886-amc

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-0189

Attorney for Debtor(s) (name and address):

LAWRENCE S. RUBIN
Lawrence S. Rubin, Atty.
337 West State Street
Media, PA 19063-2615
Telephone number: (610) 565-6660

Bankruptcy Trustee (name and address):

LYNN E. FELDMAN
Feldman Law Offices PC
221 N. Cedar Crest Blvd.
Allentown, PA 18104
Telephone number: (610) 530-9285

Meeting of Creditors

Date: **March 18, 2015**

Time: **12:00 PM**

Location: **Office of the U.S. Trustee, Meeting Room, Suite 501, 833 Chestnut Street, Philadelphia, PA 19107**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 5/17/15

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Financial Management Training

Subject to limited exceptions, pursuant to Rule 1007(b)(7) of the Interim Rules of Bankruptcy Procedure, in order to receive a discharge under Chapter 7, the debtor must file a Certification of Instructional Course Concerning Personal Financial Management (Official Form 23) as described in 11 U.S.C. §111 within 60 days after the first date set for the meeting of creditors under §341. Failure to file the certification will result in the case being closed without entry of a discharge.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

900 Market Street
Suite 400
Philadelphia, PA 19107
Telephone number: (215)408-2800

For the Court:

Clerk of the Bankruptcy Court:
Timothy B McGrath

Hours Open: Monday – Friday 8:30 AM – 5:00 PM

Date: 2/20/15

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	